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Claims

1. Method for the electronic payment of goods or services implemented in a series of payment steps with a minimum amount in each instance, by a customer to a retailer using a data and/or telecommunication network and involving an accounting system server, with

- a unique process identifier being generated by the accounting system server for the payment process or series of payment steps and being transmitted at least in a first payment step in a confirmation request from the accounting system server, together with payment amount information, to a customer terminal,
- the customer transmitting a confirmation message from a customer terminal via the data or telecommunication network to the accounting system server to release a credit or partial credit for the payment amount for payment in assignment to the process identifier,
- a comparison being carried out on the accounting system server of a credit or partial credit of the customer registered with the accounting system server and available for electronic management thereby with the payment amount released by said customer and
- further to the establishment of a credit amount exceeding the released payment amount by the accounting system server in response to the confirmation message, charging of the released payment amount or a partial amount to be paid up to this point being triggered by this and a first execution message relating to the completed charge being sent to a retailer terminal.

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~~and a first execution message relating to the completed charge being sent to a retailer terminal.~~

2. Method according to Claim 1,

5 characterized in that the process identifier is generated in assignment to a customer identifier by the accounting system server and transmitted in advance to the retailer, particularly in response to a request message transmitted from the retailer terminal.

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3. Method according to Claim 2,

characterized in that the process identifier is sent electronically in an identifier notification from the accounting system server to the retailer terminal.

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4. Method according to one of the preceding claims, characterized in that a second payment step and any further steps of an associated series of payment steps are executed in each instance by

20 - transmission of a step-related payment amount in assignment to the process identifier to the accounting system server,

- verification of the step-related payment amount in relation to a payment amount remaining from the released payment amount and

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- charging further to the establishment of a step-related payment amount less than the remaining payment amount and sending a further execution message to the retailer

terminal.

5. Method according to Claim 4,
characterized in that in the second payment step or
5 further steps in the result of the establishment of a
step-related payment amount exceeding the released
remaining payment amount, a confirmation request is sent
by the accounting system server to a customer terminal
with the original or a new process identifier and payment
10 amount information with a payment amount at least covering
the difference between the step-related payment amount and
the remaining payment amount and charging of the step-
related payment amount is only triggered after receipt of
a corresponding confirmation message from the customer
15 terminal.

6. Method according to Claim 5,
characterized in that the payment amount specified in the
confirmation request for confirmation purposes is
20 significantly larger than the difference between the step-
related payment amount and the remaining payment amount,
such that further to a confirmation message for this
payment amount a new remaining payment amount is released
for a plurality of subsequent payment steps in the
25 accounting system server.

7. Method according to one of the preceding claims,
characterized in that each message from the retailer
terminal or the accounting system server includes a

retailer identifier and a context data record identifying the goods or service.

8. Method according to one of the preceding claims,
5 characterized in that the process identifier is transmitted to the retailer terminal by email or SMS.

9. Method according to one of Claims 1 to 7,
characterized in that the customer is notified of the
10 process identifier at a point of sale outside the data or telecommunication network, in particular verbally or in writing.

10. Method according to one of the preceding claims,
15 characterized in that the confirmation request is transmitted from the accounting system server to the customer terminal via email, WAP push, SMS or as a synthetic voice message.

20 11. Method according to one of the preceding claims, characterized in that the confirmation request from the accounting system server to the customer terminal includes a retailer name and a context data record identifying the goods or service.

25 12. Method according to one of the preceding claims, characterized in that the confirmation message is sent from the customer terminal to the accounting system server by email redirect, WAP redirect or SMS redirect, in

particular without additional input on the part of the customer.

13. Method according to one of Claims 1 to 11,
5 characterized in that the confirmation message is sent from the customer terminal to the accounting system server by voice message subject to subsequent voice ID or by DTMF.

10 14. Method according to one of the preceding claims, characterized in that the confirmation message from the customer terminal to the accounting system server includes a customer identifier that is automatically generated or input by the customer and optionally also an
15 authentication code, in particular a PIN or a password.

15. Method according to one of the preceding claims, characterized in that the accounting system server sends a second execution message to the customer terminal in
20 addition to the first execution message to the retailer terminal.

16. Arrangement for implementing the method according to one of the preceding claims, with
25 - an accounting system server of an accounting system operator,
- a customer terminal linked to a data and/or telecommunication network, which can be connected via said network to the accounting system server and

- a retailer terminal also linked to the data and/or telecommunication network or a further communication network, which can be connected via said network to the accounting system server,

5 whereby the accounting system server has means for generating and sending a confirmation request to the customer terminal, means for receiving a confirmation message from the customer terminal and for extracting at least the process identifier and a released payment amount
10 from this, storage means for customer-related storage of the credit amount and for process-related storage of the released payment amount, comparison means for comparing the credit amount with the payment amount and control and transmission means connected to the comparison means to
15 trigger the charge and to send the execution message to the retailer terminal.

17. Arrangement according to Claim 16,
characterized in that the customer terminal is configured
20 as a mobile radio terminal and the data and/or telecommunication network has a mobile radio network, and mobile radio transmission/receiving means are assigned to the accounting system server for bi-directional mobile radio communication with the customer terminal.

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18. Arrangement according to Claim 16 or 17,
characterized in that the accounting system server has generating means for generating the process identifier and transmission means connected to these for transmission

thereof to the retailer terminal.

19. Arrangement according to one of Claims 16 to 18,
characterized in that the accounting system server also
5 has calculation means to calculate the remaining payment
amount from a stored released payment amount and at least
one step-related payment amount and storage means
connected to the calculation means to store the remaining
payment amount in place of the released payment amount as
10 input data for the comparison means.

20. Arrangement according to one of Claims 16 to 19,
characterized in that the accounting system server has
identification and storage means for extracting a retailer
15 identifier and/or customer identifier from messages from
the retailer terminal or customer terminal and for its or
their storage and addressing means for addressing the
confirmation request and/or execution message and
optionally further messages to the customer terminal or
20 retailer terminal based on the stored retailer identifier
or customer identifier.